

Ready to Move?

The Importance of Understanding Your Inventory

As you prepare for your next move, there are certain things you should know which will assist you in filing a claim if your property is lost or damaged. First and foremost, most claims are paid based on the documentary evidence supplied by claimants showing that a loss occurred and the value of the loss. In establishing that a loss occurred, there is no set rule on how much proof claimants must provide. Generally, the inventory is the most important document used in establishing a loss of household goods or hold baggage. If the inventory is well prepared, listing the contents of boxes in detail, this will normally serve as sufficient proof of loss.

Please pay attention to the inventory that is prepared by the carrier. It will be completed prior to departure from your quarters by the carrier's representative. It is a listing of your personal property and you will be required to sign it before the driver leaves. The inventory should be an accurate, legible, descriptive list of your household goods.

During the pack-out be proactive in reviewing the preparation of your inventory and the packing of your property. This may ensure better packing performance and act as a deterrent to potential pilferage.

- ☆ Ensure each carton and loose item (ladder, rake, etc.,) has an inventory tag and appears on the inventory.
- ☆ Ensure the content of cartons accurately identifies the property; e.g., if a box contains crystal make sure the inventory says "crystal" not "kitchen items."
- ☆ Identify contents left in drawers. Be sure the inventory reflects the contents.
- ☆ It is important that your high value items, e.g., stereo components, televisions, cameras, video recorders, jewelry, comic books, baseball cards, are listed on the inventory. Failure to do so makes it difficult to prove that you actually gave the item to the carrier to be shipped.
- ☆ Compact disks (CDs) and videotapes should be counted and the number entered on the inventory.

☆ Audio / video equipment must be identified by make, model number and serial number.

☆ Televisions must also be identified by size and whether it is a color model.

☆ If you are shipping a multi media system it should be identified as such, and not merely as a television.

☆ Separate your professional items and authorized consumables. Be sure they are identified on the inventory as professional books, papers and equipment or authorized consumables as the items are weighed separately.

☆ Monitor the wrapping and packing of your items. Make sure everything is wrapped individually and adequately. Make sure heavy items aren't packed on top of light items.

☆ Don't allow your property to be taken to the warehouse to be packed without first consulting the transportation office.

☆ Furniture items usually reflect the condition of the property by codes; these codes are called "exception symbols" and "location symbols." An explanation for these symbols is found at the top of each inventory page. Check the string of symbols listed for each item closely (this is how the packers show pre-existing damage). For example, "BR 2-4-5-3" means "broken, bottom front left corner." A good inventory shows what condition the item was in at the time of pickup.

☆ If your inventory is inaccurate, tell the carrier's representative and write down why you disagree.. at the bottom of the inventory in the space marked for "Exceptions:" Identify the inventory line number and the item you are commenting on. Be specific as to why you disagree.

☆ Carefully read the inventory prepared by the carrier's personnel before you sign. Look at it from time to time while the items are being packed.

Do not sign anything until you have read, understood and agree with it. You must be provided a legible copy of everything you sign. Never sign a blank, incomplete or illegible form or a form you cannot clearly understand.

Do not argue with the carrier's representative. If you have a problem, call your transportation office at once.

By signing the inventory at the end of the pack out, without taking exceptions, you are acknowledging your agreement that the inventory is a true reflection of what you tendered for shipment and its condition. Remember, you the shipper, are the person best suited to know what you shipped and the condition of the listed items. If these items are subsequently damaged it could affect the adjudicated amount of your claims award.

Don't Forget the High Value Inventory
What it means to you

High value inventories are used by many household goods carriers to specifically identify your expensive items of property. The "Hi-Val" inventory is in addition to the normal inventory, which reflects all the property you tender to the carrier for shipment. It is important that you understand your responsibilities in the use of this document and, in the event of missing property, the settlement of your claim.

Statistics indicate that the use of "Hi-Val" inventories have contributed to a reduction in claims for theft. Therefore, if you intend to ship property that is expensive and is a likely target for theft, then you should ensure that the carrier lists these items on the "Hi-Val" inventory. For audio and video equipment the model number and serial number of the item must be listed. If you ship a collection of videotapes, CDs and DVDs, ensure that the number is counted and entered on the "Hi-Val" inventory. Make sure the packers indicate that the videotapes are pre-recorded. Under the Personnel Claims Act (PCA), if you cannot establish loss of an original, prerecorded tape, you are entitled only to the depreciated value of a blank tape. As technology develops so fast, this policy will probably affect CD's and DVD's in the near future (pre-recorded v. self-recorded). Ensure you have also a list of your videotapes, CD's and DVD's prepared before the shipment.

Similarly, if you are claiming the loss of expensive computer software, you are only entitled to the depreciated value of blank floppy disks unless it is established that the missing software was commercial by evidence such as the original software documentation, registration information, purchase receipts or other information.

At delivery, you will be requested to verify delivery of these items by signing this separate inventory. Before you sign a "Hi-Val" inventory, open every carton to visually verify receipt of the items. If you sign the "Hi-Val" inventory at delivery without taking exceptions for any missing items, you have acknowledged that you received the items. Failure to verify receipt at delivery could preclude a later claim for such an item if it is missing. Some carriers may request that you open these cartons even if you waive unpacking by the carrier. Please cooperate with this request. It is in your best interest.

If you have any further questions, please contact claims personnel at The Northern Law Center, Bldg 318 on SHAPE, or call DSN 423-4061 or commercial 065/44.40.61.